

Exhibit 4

Letter regarding Delphi IUE-CWA "Buy Down" Employees, dated  
September 20, 2007

# DELPHI

Date: September 20, 2007

**GEN-07-09**

To: Personnel Directors – IUE-CWA Represented Facilities Only  
Local Union Benefit Representatives  
(U.S. Operations)

Subject: Delphi IUE-CWA “Buy Down” Employees

**Please provide a copy of this letter to your Local IUE-CWA Benefit Representative(s).**

In order to provide a better understanding of the benefits of certain IUE-CWA-represented employees who buy down on October 1, 2007, the following information is provided.

Effective October 1, 2007, certain IUE-CWA-represented hourly production and skilled trades employees who did not buy out, elect the pre-retirement program option, or retire in accordance with the Special Attrition Program – Transformation have their wages and benefits modified in accordance with “IUE-CWA -Delphi-GM Memorandum of Understanding – Delphi Restructuring” dated August 5, 2007 (“MOU”). Specifically:

Pension

Employees participating in the Delphi Hourly-Rate Employees Pension Plan (“Delphi HRP”) with seniority as of May 28, 1999, who are “Covered Employees” under Attachment B of the MOU, will have continued coverage under Delphi HRP the until the Delphi HRP is frozen.

As of the Freeze Date, such Covered Employees will remain eligible for vesting and eligibility service under the Delphi HRP but will no longer earn benefit accruals in the Delphi HRP. They will, however, become eligible to accrue credited service under the General Motors Hourly-Rate Employees Pension Plan (“GM HRP”) for all purposes (i.e., vesting, eligibility, and future benefit accruals) as described in Attachment B of the MOU.

For the duration of the period while Covered Employees are eligible to accrue credited service under the GM HRP (i.e., up to 7 years), Covered Employees will not be eligible to receive the 7% company contribution to the Personal Savings Plan (“PSP”). However, any Covered Employee who continues to work at Delphi following the expiration of the period when they are eligible to accrue credited service under the GM HRP becomes eligible to receive the company contribution to the PSP thereafter.

Other Post-Employment Benefits

Effective October 1, 2007, no IUE-CWA-represented hourly production and skilled trades employees are eligible to receive employer-paid post-retirement health care or post-retirement life insurance benefits from Delphi.

Certain Covered Employees are eligible to receive employer-paid post-retirement health care and post-retirement life insurance benefits from General Motors in accordance with Attachment B of the MOU or coverage for post-retirement health care under the Voluntary Employee Benefits Association (“VEBA”) to be established by the IUE-CWA. Such Covered Employees are not eligible to receive the additional 1% company contribution to the PSP.

Covered Employees who are not eligible to receive employer-paid post-retirement health care and post-retirement life insurance benefits from General Motors in accordance with Attachment B of the MOU and are not eligible for coverage for post-retirement health care under the VEBA are eligible to receive the additional 1% company contribution to the PSP as of October 1, 2007.

Disability and Layoff Benefits

Employees on Sick Leave, Extended Disability Leave or Lay Off will have their benefits calculated on their wage rate as adjusted on October 1, 2007.

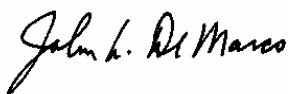
Attachment A provides the communication that will be sent to the IUE-CWA-represented employees who buy down and are affected by the modifications. This communication includes a copy of a Benefit Summary for the health care coverages that are provided effective October 1, 2007.

This material will be sent to affected employees during the week of September 24, 2007.

If you have any questions, please call:

|                       |                  |                |
|-----------------------|------------------|----------------|
| Pension               | Brian Studer     | (248) 813-1256 |
| Personal Savings Plan | Anthony Stephens | (248) 813-1251 |
| Life and Disability   | Nancy Wilking    | (248) 813-1258 |
| Health Care           | Deanna Schohl    | (248) 813-1253 |
| Layoff/SUB            | Greg Kimpan      | (248) 813-2706 |

Sincerely,



John L. DeMarco  
Director  
Pension and Welfare Benefit Plans



Thomas Smith  
Director  
Health Care

Attachment A



September 25, 2007

Dear Delphi Employee:

According to our records, you elected the Buydown Option under the recently negotiated IUE-CWA-Delphi-GM Memorandum of Understanding, Delphi Restructuring, dated August 5, 2007 ("MOU").

This means that, effective October 1, 2007, your benefits will be modified in accordance with the MOU. This provides information concerning the changes to your benefits that will occur as a result of your Buydown election. These modifications apply to all employees who elected to buy down including those on leave and layoff.

The significant benefit modifications are as follows:

#### **Life and Disability Benefits**

Most provisions of the Delphi Hourly Life and Disability Program remain the same. However, effective October 1, 2007, all eligible employees will be provided \$30,000 of employer-paid Basic Life Insurance. Additionally, disability benefits will be based on your new hourly rate of pay. This results in a change in the amount of life insurance, Sickness & Accident (S&A) benefits and Extended Disability Benefits (EDB) for which you are eligible. Additionally, the duration for which S&A and EDB may be paid has been reduced.

For those employees currently receiving S&A or EDB, the amount of your benefit will change effective October 1, 2007. The duration of benefit available will be adjusted according to the new provisions. You will be notified by the National Benefit Center in the event your benefits will cease as result of your Buydown election.

#### **Pension Benefits**

In accordance with the MOU, upon emergence from bankruptcy, Delphi will freeze a portion of its Hourly-Rate Employees Pension Plan ("HRP").

Employees who buy down and who are Covered Employees under Attachment B will receive credited service (up to 7 years) under the General Motors Hourly-Rate Employees Pension Plan ("GM Pension Plan") as described in Attachment B of the MOU commencing with the freeze of the HRP. If such Covered Employees continue to work at Delphi after 7 years, such employees will then begin receiving the company contribution to the Personal Savings Plan ("PSP"), described below. Employees who buy down and who are not Covered Employees as defined in Attachment B of the MOU will begin receiving a company contribution to the PSP commencing with the freeze of the HRP.

### **Personal Savings Plan**

Employees who buy down and who are not Covered Employees under Attachment B of the MOU will become eligible for a 7% company contribution commencing with the freeze of the HRP. Those employees who are Covered Employees under Attachment B will not be eligible for the 7% company contribution until 7 years after freezing the HRP.

### **Supplemental Unemployment Benefits**

Supplemental Unemployment Benefits ("SUB") will be provided in accordance with the MOU. Specifically, employees with less than one (1) year of seniority on the last day worked prior to layoff will not be eligible for any SUB. Employees with one (1) but less than three (3) years will be eligible for 26 weeks of SUB. And employees with three (3) or more years will be eligible for 156 weeks of SUB. These weeks are cumulative over the life of the Agreement.

### **Health Care**

Your current health care option will no longer be available effective October 1, 2007. You and your enrolled dependents will automatically be enrolled in the National Medical Value Plan ("NMVP").

If you are currently enrolled in the Traditional Care Network ("TCN") or the Preferred Provider Option ("PPO") your carriers, network providers and covered services will remain the same. However, you will be required to meet certain deductibles before the plan pays and you will be required to pay coinsurance or make copayments for your care under the NMVP. If you are currently enrolled in a Health Maintenance Organization ("HMO") your carriers, network providers and covered services will change under the NMVP to those under the TCN. Additionally, you will be subject to the same deductible and coinsurance/copayment requirements as all other employees enrolled in the NMVP.

Attached is a brief benefit summary which describes the deductible and coinsurance/copayment requirements. The carriers for medical coverages will be United Healthcare (Mississippi) or Blue Cross Blue Shield (Ohio and other states), Medco for prescription drug coverage, CIGNA for mental health/substance abuse coverage and Northwood for durable medical equipment/prosthetics & orthotics. You will receive a new ID card within the next several weeks to be utilized when seeking services.

### **Retiree Medical**

Employees who buy down and who are not Covered Employees or who are Covered Employees but are not eligible to receive employer-paid post-retirement health care and post-retirement life insurance benefits from General Motors in accordance with Attachment B of the MOU or coverage for post-retirement health care under the Voluntary Employee Benefits Association ("VEBA") to be established by the IUE-CWA will be eligible to receive an additional company contribution of 1% in the PSP beginning October 1, 2007 in lieu of any employer-paid post-retirement health care or life insurance benefits.

Employees who buy down and who are Covered Employees and are eligible to receive employer-paid post-retirement health care and post-retirement life insurance benefits from General Motors in accordance with Attachment B of the MOU or coverage for post-retirement

health care under the VEBA will not receive the additional company contribution in the PSP. However, such Covered Employees will be eligible for employer-paid post-retirement health care and life insurance from GM or coverage for post-retirement health care under the VEBA.

The above information represents a summary of the modifications that apply to employees that elect to buy down. Actual eligibility and benefits are provided in accordance with the applicable collective bargaining agreements and plan language of the applicable benefit plans.

If you have questions concerning the Life and Disability or Health Care portions of this letter, you may contact the Delphi National Benefit Center at 1-866-335-7444 or at [www.delphinbc.com](http://www.delphinbc.com).

If you have questions concerning the Pension, Personal Savings Plan or SUB portions of this letter, you may contact Fidelity at 1-877-389-2374 or [www.yourdelphibenefits.com](http://www.yourdelphibenefits.com).

Delphi Corporation